Case 23-22528-CMB Doc 19 Filed 12/20/23 Entered 12/21/23 00:27:42 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:				
Debtor 1:	Adrienne Ellis	Social Security number or ITIN: xxx-xx-4969		
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 11/22/23		
Case number: 23–22528–CMB				

### Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	<b>About Debtor 2:</b>
1.	Debtor's full name	Adrienne Ellis	
2.	All other names used in the last 8 years		
3.	Address	1144 Sperling Drive Pittsburgh, PA 15221	
		Lawrence W. Willis	Contact phone 412–235–1721
4.	<b>Debtor's attorney</b> Name and address	Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Email: ecf@westernpabankruptcy.com
5.	Bankruptcy trustee	Ronda J. Winnecour	Contact phone 412–471–5566
	Name and address	Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office		Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. –
	Documents in this case may be filed at this address. You may inspect all records filed in	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
	this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .		Contact phone 412–644–2700
			Date: 12/18/23

For more information, see page 2

Debtor Adrienne Ellis Case number 23–22528–CMB

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint	January 29, 2024 at 11:00 AM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	3
Deadlines     The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/29/24
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge
	a complaint if you want to have a particular debt excepted from cunder 11 U.S.C. § 523(a)(2) or (4).	discharge
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/31/24
	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/19/24
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> claim, including information regarding obtaining a proof of claim claim, including information regarding filing a claim by regular mail, <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> . If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.	using the Electronic Proof of Claim ("ePOC") form (Official Form B410) and filing a proof of can be found at the court's website at paid on your claim. To be paid, you must file a ebtor filed.  The paid on your claim. Filing a proof of the they file a proof of claim. Filing a proof of the with consequences a lawyer can explain. For
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on c 13 trustee and will be held immediately following the meeting of cred 1/29/24 at 11:00 AM , Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com	itors on:
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concilication conferences, the Trust determine that the objection has been withdrawn, and the plan has be means forbidden by law without receiving evidence on such issues.	lerk's office and served on the debtor, b later than 7 days before meeting of reditors duly scheduled pursuant to Section ing of creditors/conciliated initial iation conferences the plan will be set for a tions are not prosecuted at the initial ee may assume and the court may
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If

Official Form 309I

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United States Bankruptcy Court Western District of Pennsylvania

Case No. 23-22528-CMB In re:

Adrienne Ellis Chapter 13

Debtor

### CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3 Date Rcvd: Dec 18, 2023 Form ID: 309iPGH Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2023:

Recip ID	Recipient Name and Address
db	+ Adrienne Ellis, 1144 Sperling Drive, Pittsburgh, PA 15221-3053
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

+ Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013 ust 15660422 + Wilkinsburg Borough, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: kebeck@bernsteinlaw.com	Date/Time	Recipient Name and Address
·		Dec 19 2023 00:01:16	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: ecf@westernpabankruptcy.com	Dec 19 2023 00:01:00	Lawrence W. Willis, Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Dec 19 2023 00:01:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Dec 19 2023 04:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA
			17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 19 2023 04:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jdryer@bernsteinlaw.com	Dec 19 2023 00:01:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15660415	+ Email/Text: bncnotifications@pheaa.org	Dec 19 2023 00:01:00	AES/ GOAL FINANCIAL, POB 61047, Harrisburg, PA 17106-1047
15667338	+ EDI: CAPITALONE.COM	Dec 19 2023 04:57:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15666634	EDI: CAPITALONE.COM	Dec 19 2023 04:57:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15667339	^ MEBN		

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District/off: 0315		User: auto	Page 2 of 3
Date Rcvd: Dec	18, 2023	Form ID: 309iPGH	Total Noticed: 26
		Dec 18 2023 23:59:57	Coastl/prosp, Attn: Bankruptcy Dept, 221 Main Street, Ste 400, San Francisco, CA 94105-1913
15667340	+ Email/PDF: creditonebknotifications@resu	Dec 19 2023 00:25:02	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15660416	+ Email/Text: kburkley@bernsteinlaw.com	Dec 19 2023 00:01:00	Duquesne Light, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15667342	+ EDI: AMINFOFP.COM	Dec 19 2023 04:57:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15667343	+ EDI: AMINFOFP.COM	Dec 19 2023 04:57:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15667345	EDI: IRS.COM	Dec 19 2023 04:57:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15660417	+ Email/PDF: resurgentbknotifications@resu	Dec 19 2023 00:24:45	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15660418	Email/Text: camanagement@mtb.com	Dec 19 2023 00:01:00	M&T Bank, P.O. Box 64679, Baltimore, MD 21264
15667350	Email/Text: ml-ebn@missionlane.com	Dec 19 2023 00:01:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15667349	+ Email/Text: Mercury@ebn.phinsolutions.c	Dec 19 2023 00:01:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15660419	+ Email/Text: bnc@nordstrom.com	Dec 19 2023 00:01:58	NORDSTROM FSB, PO BOX 13589, Scottsdale, AZ 85267-3589
15660420	+ Email/Text: ebnpeoples@grblaw.com	Dec 19 2023 00:01:00	Peoples Gas, c/o GRB, 525 William Penn Pl Suite 3110, Pittsburgh, PA 15219-1753
15660421	+ EDI: CBS7AVE	Dec 19 2023 04:57:00	Swiss Colony, 1112 7th Ave., Monroe, WI

TOTAL: 24

### **BYPASSED RECIPIENTS**

53566-1364

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address U.S. Bank National Association, as Trustee for BAY
15667337	*+	AES/ GOAL FINANCIAL, POB 61047, Harrisburg, PA 17106-1047
15667341	*+	Duquesne Light, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15667346	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15667344	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
15667347	*+	Lvnv Funding Llc, C/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15667348	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, P.O. Box 64679, Baltimore, MD 21264
15667351	*+	NORDSTROM FSB, PO BOX 13589, Scottsdale, AZ 85267-3589
15667352	*+	Peoples Gas, c/o GRB, 525 William Penn Pl Suite 3110, Pittsburgh, PA 15219-1753
15667353	*+	Swiss Colony, 1112 7th Ave., Monroe, WI 53566-1364
15667354	*+	Wilkinsburg Borough, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 1 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Date Rcvd: Dec 18, 2023 Form ID: 309iPGH Total Noticed: 26

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2023 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2023 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor U.S. Bank National Association as Trustee for BAYVIEW ASSET-BACKED SECURITIES TRUST

SERIES 2008-9, Asset-Backed Securities, Series 2008-9 bnicholas@kmllawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Lawrence W. Willis

 $on\ behalf\ of\ Debtor\ Adrienne\ Ellis\ ecf@westernpabankruptcy.com\ urfreshstrt@gmail.com; will is lr88866@notify.bestcase.com$ 

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5